

### AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application. Applicant has amended Claims 1-13 in the following, in which added texts are underlined and deleted texts are stricken through. Applicant has also added new Claims 14-17.

1. (Currently amended) A method for processing ~~operating~~ a credit-card gift certificate, ~~based on credit-card transactions;~~ the method comprising the steps of:

~~receiving a request for use of the gift certificate from a user of a credit-card through a communication network;~~

~~verifying whether the gift certificate is usable in response to the received request for use of the gift certificate; and~~

~~if it is determined that the gift certificate is usable, configuring the limit of the gift certificate in the credit-card of the credit-card user~~

receiving, by a financial institution, information identifying a financial account of the financial institution, wherein the financial account has a predetermined limit;

receiving, by the financial institution, a request for increasing the limit of the financial account based on a gift certificate which has a monetary value; and

increasing, by the financial institution, the limit of the financial account by the monetary value by the financial institution.

2. (Currently amended) A method for processing ~~operating~~ a credit-card gift certificate, ~~based on credit-card transactions;~~ the method comprising the steps of:

~~receiving a request for use of the gift certificate from a user of a credit-card through a communication network;~~

~~verifying whether the gift certificate is usable in response to the received request for use of the gift certificate; and~~

~~if it is determined that the gift certificate is usable, configuring the gift certificate balance in an account of the credit-card user~~

receiving, by a financial institution, information identifying a financial account of the financial institution, wherein the financial account has a balance;

receiving, by the financial institution, a request for increasing the balance of the financial account based on a gift certificate which has a monetary value; and

adding, by the financial institution, the monetary value of the gift certificate to the balance of the financial account by the financial institution.

3. (Currently amended) The method as claimed in claim 1, wherein ~~the receiving step comprises the step of receiving information on the request for use of the gift certificate including a gift certificate authentication number, and wherein the information identifying the financial account comprises a credit card~~ number ~~information of the credit card user.~~

4. (Currently amended) The method as claimed in claim 1, ~~wherein the verifying step further comprises the step of determining whether the credit card of the user is usable~~ further comprising the step of determining whether the financial account is valid.

5. (Currently amended) The method as claimed in claim 1, further comprising:  
~~the step of determining a payment amount to be paid by the user in consideration of the configured limit of the gift certificate~~

receiving, by the financial institution, information specifying a purchase transaction associated with the financial account, wherein the information specifying the purchase transaction comprises a transaction amount; and

determining, by the financial institution, whether the transaction amount is approvable in view of the increased limit.

6. (Currently amended) The method as claimed in claim 1, wherein ~~the credit card financial account comprises is an account transaction card~~ a credit card account or a bank account.

7. (Currently amended) The method as claimed in claim 1, further comprising:  
~~the step of marking sales classification on a credit card sales slip in consideration of the limit of the gift certificate~~

receiving, by the financial institution, information specifying a purchase transaction associated with the financial account, wherein the information specifying the purchase transaction comprises a transaction amount;

sending, to a point of the purchase transaction, an approval of payment of the transaction amount from the financial account; and

when the payment uses the increased portion of the increased limit, further sending, to the point of purchase transaction, information specifying that the payment of the purchase transaction has used the increased portion of the increased limit so that such sent information can be printed on a receipt of the purchase transaction.

8. (Currently amended) The method as claimed in claim 1, further comprising:

~~the step of updating the limit of the gift certificate and marking the updated limit of the gift certificate on a credit card sales slip upon approval of the credit card transactions~~

receiving, by the financial institution, information specifying a purchase transaction associated with the financial account, wherein the information specifying the purchase transaction comprises a transaction amount; and

sending, to a point of the purchase transaction, an approval of payment of the transaction amount from the financial account; and

further sending, to the point of the purchase transaction, information specifying that the financial account has the increased limit so that such sent information can be printed on a receipt of the purchase transaction.

9. (Currently amended) The method as claimed in claim 2, wherein the ~~payment account of the credit card user is~~ financial account comprises one of a payment account for the credit card of the credit card user and other a bank account or a virtual accounts designated by the credit card user.

10. (Currently amended) A system for operating making a transaction a credit card gift certificate with a financial institution, the system comprising:

~~a credit card gift certificate server for receiving a request for use of the credit card gift certificate from a user of a credit card, verifying whether the gift certificate is usable in response to the received request for use of the gift certificate, and configuring the limit of the gift certificate in the credit card of the credit card user if it is determined that the gift certificate is usable;~~

~~a credit card company's server for managing credit card transactions;~~

~~a gift certificate issuing information storing means for storing information on issuance of the credit card gift certificate; and~~

~~a credit card information storing means for storing information on the credit card~~  
an input module configured to receive information identifying a financial account  
of the financial institution, wherein the financial account has a predetermined limit, and  
further to receive a request for increasing the limit of the financial account based on a gift  
certificate which has a monetary value; and

an account processing module configured to increase the limit of the financial  
account by the monetary value in response to the request.

11. (Currently amended) The system as claimed in claim 10, wherein ~~a gift certificate~~  
~~authentication number and the information identifying the financial account comprises a credit~~  
~~card number, information of the credit card user are received upon receipt of the request for use~~  
~~of the gift certificate~~

12. (Currently amended) The system as claimed in claim 10, wherein ~~the credit card~~  
~~company's server determines a payment amount to be paid by the user in consideration of the~~  
~~established limit of the gift certificate~~ further comprising a transaction module configured to  
receive information specifying a purchase transaction associated with the financial account,  
wherein the information specifying the purchase transaction comprises a transaction amount;  
wherein the transaction module is further configured to determine whether the transaction  
amount is approvable in view of the increased limit.

13. (Currently amended) The system as claimed in claim 10, wherein ~~the credit card is~~  
~~an account transaction card~~ the financial account comprises a credit card account or a bank  
account.

14. (New) The method as claimed in claim 1, wherein the predetermined limit  
comprises a credit limit assigned to the financial account.

15. (New) The method as claimed in claim 1, wherein the predetermined limit  
comprises available credit on the financial account.

16. (New) The method as claimed in claim 15, wherein increasing the limit of the  
financial account comprises adding a credit to the financial account, the credit corresponding in  
amount to the monetary value.

17. (New) The method as claimed in claim 1, wherein the gift certificate is selected  
from the group consisting of a paper gift certificate and a plastic gift card.